

**Information to identify the case:**

Debtor 1	<u><b>Cynthia J. Weber</b></u>	Social Security number or ITIN	<b>xxx-xx-1825</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-22315-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cynthia J. Weber  
aka Cynthia J. Pearce

11/18/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cynthia J. Weber  
Debtor(s)

Case No. 20-22315-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 18, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Cynthia J. Weber, 31 Crest Street, Baden, PA 15005-2010
15273922	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108
15273931	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15273930	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15273929	Pennsylvania Department of, Labor and Industry, Office of UC Benefits, PO Box 67503, Harrisburg, PA 17106-7503
15273932	+ Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, SC 29601-2165
15273933	+ Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15273936	+ Travelers Insurance, 1 Geico Blvd., Fredericksburg, VA 22412-9000

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 19 2020 02:47:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Nov 19 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15273920	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 19 2020 02:43:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15273915	EDI: CAPITALONE.COM	Nov 19 2020 05:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15273921	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 19 2020 02:46:00	Clearview Federal Credit Union, 8805 University Blvd, Coraopolis, PA 15108-4212
15273923	+ EDI: WFNNB.COM	Nov 19 2020 05:33:00	Comenity Bank/Ann Taylor Loft, Po Box 182789, Columbus, OH 43218-2789
15273924	+ EDI: WFNNB.COM	Nov 19 2020 05:33:00	Comenity Bank/Ann Taylor Loft, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15273926	EDI: DISCOVER.COM	Nov 19 2020 05:33:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15273927	+ EDI: DISCOVER.COM	Nov 19 2020 05:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Nov 18, 2020

Form ID: 318

Total Noticed: 26

15273928	+ EDI: IRS.COM	Nov 19 2020 05:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15273917	EDI: JPMORGANCHASE	Nov 19 2020 05:33:00	Chase Card Services, P.o. Box 901003, Fort Worth, TX 76101
15273916	EDI: JPMORGANCHASE	Nov 19 2020 05:33:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15273918	EDI: JPMORGANCHASE	Nov 19 2020 05:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15273931	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 02:44:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15273930	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 02:44:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15274402	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15273935	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15273934	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
15273925		Current landlord
15273919	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Nov 18, 2020

Form ID: 318

Total Noticed: 26

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lauren M. Lamb

on behalf of Debtor Cynthia J. Weber  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5